

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS

CHICAGO Division

In re: Lynnette Atwater

Case No: 09-30291

Chapter: 13

Property Address: 13711 S STEWART AVE 11A3W RIVERDALE, IL 60827

Last four digits of any number you use to identify the debtor's account: 6093

Court Claim No. (if known) 2-1

STATEMENT IN RESPONSE TO NOTICE OF FINAL CURE PAYMENT

As contemplated by Fed. R. Bankr. Proc. 3002

BANK OF AMERICA, N.A.

("Creditor") hereby responds to that certain Notice of Final Cure Payment ("Cure Notice") dated 10/22/2012 and filed as Docket No. 38

Pre-Petition Default Payments

Applicable option is checked.

Agrees that Debtor(s) has paid in full the amount required to cure the default on Creditor's claim

Disagrees that Debtor(s) has paid in full the amount required to cure the default on Creditor's claim and states that the total amount due to cure pre-petition arrears is:

Total Amount Due: \$0.00

Attached as Schedule of Amounts Outstanding on Prepetition Claim is an itemized account of the pre-petition amounts that remain unpaid as of the date of this statement.

Post-Petition Default Payments

Applicable option is checked.

Agrees that Debtor(s) is current with respect to all payments consistent with § 1322(b)(5) of the Bankruptcy Code.

Disagrees that Debtor(s) is current with respect to all payments consistent with § 1322(b)(5), and states that the total amount due to cure post-petition arrears is:

Total Amount Due: \$0.00

Attached as Schedule of Amounts Outstanding Post-Petition Claim is an itemized account of the post-petition amounts that remain unpaid as of the date of the Cure Notice. The amounts outstanding identified on the Schedule do not reflect amounts that became or may become due after the date of the Cure Notice, including any fees that may have been incurred in the preparation, filing, or prosecution of this statement.

The amounts due identified on this statement may not, due to timing, reflect all payments sent to Creditor as of the date of the Cure Notice. In addition, the amounts due may include payments reflected on the NDC but which have not yet been received and/or processed by Creditor.

The person completing this statement must sign it. Sign and Print your name and your title (if any), and state your address and telephone number is different from the notice address listed on the proof of claim to which this Supplement applies. Check the appropriate box.

I am the creditor. I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: Andrew E. Houha

Title: Attorney

Company: Johnson, Blumberg & Associates

Address and telephone number (if different from notice address above):

230 W. Monroe Street, Suite 1125
Chicago, Illinois 60606

Telephone number: 312-541-9710

email:

/s/ Andrew E. Houha 11/5/2012

(Signature)

(Date)